

In re:  
Nashia S. Roper  
Debtor

Case No. 13-19697-jkf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db Nashia S. Roper, 6513 Buist Avenue, Philadelphia, PA 19142-2803  
13184679 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331  
13268608 +Michael D. Sayles, Esq, 427 W Cheltenham Avenue #2, Elkins Park, PA 19027-3291  
13184272 +PGW, 800 West Montgomery Drive, attn: Bankruptcy Department, Philadelphia, PA 19122-2806  
13184274 +Phila Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095  
13226818 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
13342988 +Wachovia Bank NA as Trustee for PA Housing Finance, 211 North Front Street,  
Harrisburg, PA 17101-1406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 08 2019 03:29:06 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2019 03:28:19  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 08 2019 03:28:50 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13228918 EDI: AIS.COM Jun 08 2019 07:08:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
13268800 E-mail/Text: megan.harper@phila.gov Jun 08 2019 03:29:06 City of Philadelphia,  
Law Department - Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
Philadelphia, PA 19102-1595  
13212688 EDI: JEFFERSONCAP.COM Jun 08 2019 07:08:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
13270914 +E-mail/Text: csidl@sbcglobal.net Jun 08 2019 03:28:49 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
13184277 EDI: NEXTEL.COM Jun 08 2019 07:08:00 Sprint Nextel Correspondence,  
ATTN Bankruptcy Department, PO Box 7949, Overland Park, KS 66207  
13279955 +EDI: WFFC.COM Jun 08 2019 07:08:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,  
San Francisco, CA 94163-0001

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2019 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor WACHOVIA BANK NA, Et Al... bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor WACHOVIA BANK NA, Et Al... bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
MICHAEL D. SAYLES on behalf of Debtor Nashia S. Roper midusal@comcast.net,  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingchl3.com,  
ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com, ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor WACHOVIA BANK NA, Et Al... tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

<b>Information to identify the case:</b>					
Debtor 1	<b>Nashia S. Roper</b>			Social Security number or ITIN	<b>xxx-xx-4532</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>13-19697-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nashia S. Roper

6/6/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**